

WHAT IS CLAIMED AS NEW AND DESIRED TO BE SECURED BY LETTERS
PATENT OF THE UNITED STATES IS:

gjw a
1. A method comprising the steps of:

formatting first formatted account information into second formatted account

5 information;

storing said second formatted account information in a storage area;

interactively inputting a request for said second formatted account information; and

transferring said second formatted account information from said storage area to a

display device, wherein said first formatted account information comprises formatted

information for a printed account statement.

2. The method according to Claim 1, wherein said first formatted account

information comprises an American Standard Code for Information Interchange (ASCII)

print image file.

3. The method according to Claim 1, wherein said storage area is included in a

Standard Query Language (SQL) database server.

gjw a
4. The method according to Claim 1, wherein said step of interactively inputting

comprises one of:

interactively inputting, by a first customer of a first business, a request for said second formatted account information by using a graphical user interface,

20 interactively inputting, by a software agent of a second customer second business, a request for said second formatted account information by using a graphical user interface,

interactively inputting, by a first member of a first organization, a request for said second formatted account information by using a graphical user interface, and

interactively inputting, by a software agent of a second member of a second

cont
A2

organization, a request for said second formatted account information by using a graphical user interface.

5. The method according to Claim 1, wherein said step of transferring comprises

transferring said second formatted account information from said storage area to said display device for displaying said second formatted account information in a format corresponding in appearance to said printed account statement.

6. The method according to Claim 1, wherein said step of formatting comprises

formatting said first formatted account information into said second formatted account information using a compression algorithm for compressing said first account information and for indicating formatting information of said printed account statement in said second formatted account information.

7. The method according to Claim 1, wherein said account information comprises account information for at least one of a customer of a first organization and a member of a second organization.

8. The method according to Claim 7, wherein said first organization comprises at least one of

a bank,

a credit union,

20 a utility,

a gasoline company,

an airline,

a distributor,

a supplier to businesses,

a retail merchant, and

a credit card company.

9. A system comprising:

5 a formatting device configured to format first formatted account information into second formatted account information;

a storing device configured to store said second formatted account information in a storage area;

an input device configured to interactively input a request for said second formatted account information; and

10 a transferring device configured to transfer said second formatted account information from said storage area to a display device, wherein said first formatted account information comprises formatted information for a printed account statement.

11. The system according to Claim 9, wherein said first formatted account information comprises an ASCII print image file.

12. The system according to Claim 9, wherein said storage area is included in a SQL database server.

13. The system according to Claim 9, wherein said input device is further configured to perform one of:

20 interactively inputting, by a first customer of a first business, a request for said second formatted account information by using a graphical user interface,

interactively inputting, by a software agent of a second customer second business, a request for said second formatted account information by using a graphical user interface,

interactively inputting, by a first member of a first organization, a request for
said second formatted account information by using a graphical user interface, and
interactively inputting, by a software agent of a second member of a second
organization, a request for said second formatted account information by using a
5 graphical user interface.

13. The system according to Claim 9, wherein said transferring device is further
configured to transfer said second formatted account information from said storage area to
said display device for displaying said second formatted account information in a format
corresponding in appearance to said printed account statement.

14. The system according to Claim 9, wherein said formatting device comprises a
compression device configured to compress said first account information and to indicate
formatting information of said printed account statement in said second formatted account
information by using a compression algorithm.

15. A computer program product including a computer readable medium embodying
program instructions for causing a system to perform the steps of:

formatting first formatted account information into second formatted account
information;
storing said second formatted account information in a storage area;
interactively inputting a request for said second formatted account information; and
20 transferring said second formatted account information from said storage area to a
display device, wherein said first formatted account information comprises formatted
information for a printed account statement.

16. The computer program product according to Claim 15, wherein said first
formatted account information comprises an ASCII print image file.

17. The computer program product according to Claim 15, wherein said storage area is included in a SQL database server.

18. The computer program product according to Claim 15, wherein said step of interactively inputting comprises one of:

5 interactively inputting, by a first customer of a first business, a request for said second formatted account information by using a graphical user interface,

interactively inputting, by a software agent of a second customer second business, a request for said second formatted account information by using a graphical user interface,

interactively inputting, by a first member of a first organization, a request for said second formatted account information by using a graphical user interface, and

interactively inputting, by a software agent of a second member of a second organization, a request for said second formatted account information by using a graphical user interface.

19. The computer program product according to Claim 15, wherein said step of transferring comprises transferring said second formatted account information from said storage area to said display device for displaying said second formatted account information in a format corresponding in appearance to said printed account statement.

20. The computer program product according to Claim 15, wherein said step of formatting comprises formatting said first formatted account information into said second formatted account information using a compression algorithm for compressing said first account information and for indicating formatting information of said printed account statement in said second formatted account information.